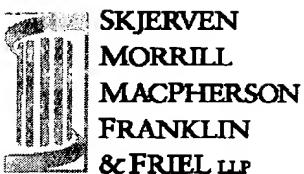


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SKJERVEN  
MORRILL  
MACPHERSON  
FRANKLIN  
& FRIEL LLP

Docket No.: M-8039 US

February 15, 2000



Box Patent Application  
Assistant Commissioner for Patents  
Washington, D. C. 20231

Enclosed herewith for filing is a patent application, as follows:

Inventor(s): Ohrt, Curtis

Title: Insurance Rating Calculation Software Component Architecture

<u>X</u>	<u>Return Receipt Postcard</u>
<u>X</u>	This Transmittal Letter (in duplicate)
<u>13</u>	page(s) Specification (not including claims)
<u>4</u>	page(s) Claims
<u>1</u>	page Abstract
<u>3</u>	Sheet(s) of Drawings
<u>3</u>	page(s) Declaration For Patent Application and Power of Attorney
<u>1</u>	page(s) PTO Form 1449 citing 3 references
<input checked="" type="checkbox"/>	Copy(ies) of 3 Cited References submitted

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Respectfully submitted,

A handwritten signature in black ink.

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